GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:196
ANSWERED ON:06.05.2016
IT Paying Senior Citizens and Women
Patel Smt. Jayshreeben

Will the Minister of FINANCE be pleased to state:

(a) the commissionerate-wise details of number of senior citizens and women in the country paying Income Tax;

(b) the details of various rebates provided to senior citizens and women under the Income Tax Act; and

(c) whether suggestions have been received from various quarters to extend some more rebates to senior citizens and women under the Income Tax Act and if so, the action taken thereon?

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Answer

FINANCE MINISTER
(SHRI ARUN JAITLEY)

(a) to (c): A statement is laid on the Table of the House.

Statement referred to in the reply to the Lok Sabha Starred Question No *196 raised by Shrimati Jayshreeben Patel regarding "IT Paying Senior Citizens and Women"

(a) For Assessment Year 2015-16, 35,84,971 senior citizens (individuals of the age of 60 years or more) and 91,90,718 women (regardless of age) have filed their Income Tax Returns (ITRs) till 05.04.2016. The region-wise details are as under:

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Sr.No. Region Senior Citizens who have filed ITRs for Assessment Year 2015-16
(as on 05.04.2016) Women who have filed their ITRs for Assessment Year 2015-16
(as on 05.04.2016)
1 Andhra Pradesh and Telangana 1,65,287 4,43,024
2 Bihar & Jharkhand 1,27,365 2,79,021
3 Delhi 2,90,006 7,36,728
4 Gujarat 3,31,959 9,35,233
5 Karnataka 2,06,801 5,62,543
6 Kerala 91,857 2,95,607
7 Madhya Pradesh & Chhattisgarh 1,81,060 4,78,928
8 Mumbai 3,07,514 7,16,453
9 Nagpur 57,016 1,72,763
10 North East Region 38,431 1,03,229
11 North West Region 4,30,464 10,16,277
12 Odisha 44,517 1,13,815
13 Pune 2,40,860 7,85,554
14 Rajasthan 2,06,702 5,56,085
15 Tamil Nadu 2,20,098 5,89,257
16 Uttar Pradesh (East) 1,29,590 2,91,194
17 Uttar Pradesh (West) 1,98,241 5,00,788
18 West Bengal & Sikkim 3,17,203 6,14,219
TOTAL 35,84,971 91,90,718
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(b) The details of various rebates, deductions and concessions available to senior citizens and women under the Income Tax Act are as under:

i). Higher income tax exemption limit:

The basic income tax exemption limit available to a senior citizen(i.e. an individual resident in India, who is of the age of 60 years or more but less than 80 years)is ?3,00,000/-, which is higher than the basic exemption limit of ? 2,50,000/- applicable to normal cases. Further, the basic tax exemption limit available to very senior citizen(i.e. an individual resident in India, who is of the age 80 years or

more)is even higher at
? 5,00,000/-.
The age groups of senior citizens and very senior citizens include women taxpayers also.

ii). Higher tax deduction limit in respect of health insurance premium paid etc.:

Section 80D of the Income Tax Act provides for deduction upto ? 25,000/- in respect of premium paid towards insurance on health of an individual, his family members or his parents. A higher limit of deduction upto ? 30,000/- in respect of health insurance premium paid is available under these provisions, in case the person insured is a senior citizen.

It is noticed that very senior citizens are often unable to get a health insurance cover due to their advanced age, and consequently are precluded from availing any tax benefit under Section 80D. As a welfare measure for very senior citizens, the Finance Act, 2015 has amended these provisions to allow a deduction of upto ? 30,000/- towards medical expenditure incurred on health of a very senior citizen, in cases where no payment has been made to keep in force insurance on health of such person.

iii). Higher tax deduction limit in respect of medical treatment of specified disease:

Section 80DDB of the Income Tax Act, 1961provides for deduction upto ? 40,000/- in respect of amounts paid for medical treatment of specified disease by an individual or Hindu Undivided Family (HUF) for himself, or a dependent, or any member of HUF. A higher limit of deduction upto ? 60,000/- is available under these provisions in cases where the amount is paid for medical treatment of a senior citizen.

The Finance Act, 2015 has amended these provisions to further provide for a higher limit of deduction upto ? 80,000/-, in cases where the amount is paid for medical treatment of a very senior citizen.

(c) There are many suggestions which keep coming to the Department to extend existing benefits available to senior citizens and women. These are considered at the time of formulation of budget proposals.

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